The Iowa Collector

Official Publication of the
Iowa Numismatic Association

The Iowa Numismatic Association
Established in 1938





In This Issue

Silver Dollars: Picking Just the Best Two
Mark Benvenuto

Spring & Summer 2020
Volume 61 Number 2

http://ina.anaclubs.org

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The Iowa Collector

Official Publication / Iowa Numismatic Association

Volume 61, Number 2 July 2020

In This Issue

SPECIAL FEATURES

INA Conventions Events & Programs..... 13
Silver Dollars: Picking just the best two.....26
By: Mark Benvenuto



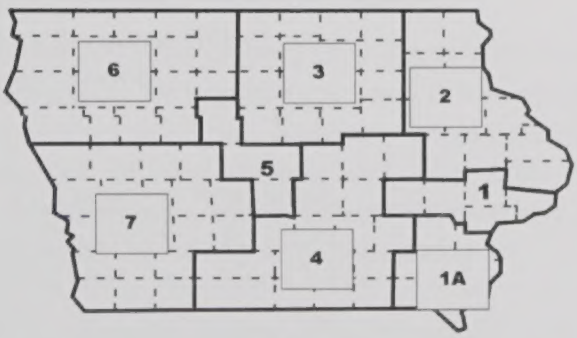
Silver Dollars: Picking Just the Best Two. Page *Pg 26*

REGULAR FEATURES

President's Message..... 4
From the Secretary's Desk.....5
INA Membership Meeting Dates..... 5
Board Meeting Minutes.....6
From The Editors Desk.....7
Financial Statement 8
Seminar Speakers.....9
When and Where Coin Clubs Meet.....10-11
Coin Show Calendar..... 12

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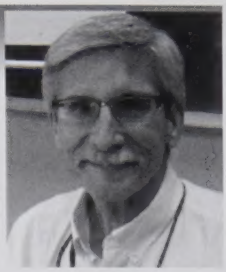
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From the Editor

Would you like to see news of your club's activities covered in *The Iowa Collector*? The editor welcomes news of club happenings in the *Iowa Numismatic Associations* region. Send any information on your upcoming coin show, election of new officers and other club news and articles, prepared by club members, to the Editor. Include any photographs with your article, to make your story more interesting.

Send to: Editor, *The Iowa Collector*
7079 189th Street
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Presidents Message



David Stark

Coin Shows are alive and well! Ames Coin-A-Rama, with weather very co-operative, had one of the best shows ever. Attendance at record levels, coins trading to new grateful owners and visiting with new and long time friends – doesn't get much better.

I have debated whether to completely re-write this message with the uncertainty of COVID-19 that is drastically changing our daily lives. By the time this published, who knows how it will have played out.

With the temporary demise of in person shows, we at least have great on line and library resources that we still have access to. Maybe it is a good time to catch up and start on line learning, review your coin library books you've been meaning to read. Research and create a numismatic display for the next show, write an article for The Iowa Collector, or present a talk to your local coin club.
Prepare for when everything will get back to normal.

Exciting news for your Association. The INA is now a 501(c)3 Educational Tax Exempt organization! We will benefit financially by getting some discounts on postage mailing, supplies and possibly venue rentals. Donations to the INA will be tax deductible as charitable gifts on Income Tax. Thanks to Brian Sparks (your Historian and first VP) for all his hard work applying and reapplying until we satisfied all the requirements.

The other progress is the availability of full text past issues of the Iowa Collector online on the Newman Numismatic Portal. Check it out:
https://nnp.wustl.edu/library/publisherdetail/535347

There still is nothing like seeing coins in the silver, copper and gold. But until we can meet again in person, we'll "see" each other on Coin Groups and Forums. Stay safe, hunker down, and coin with your library and computer!

David Stark
INA President

From The Secretary's Desk



Beverly Ashton

Hello from Fort Dodge. I pray that we have all come through this COVID-19 crisis safely. I wonder if restrictions have been lifted yet or if we are still practicing social distancing? It is really scary times when we are so uncertain about what the future is bringing us.

Well, the INA will be having elections for new officers and district directors. If you would like to be on the ballot or know of someone you feel would be a good candidate please let the board know. The election is this year, with the new board taking over in the fall for a two-year term. It is really sad that so many coin shows have had to be cancelled so far, and who knows how long that will last? I am looking forward to seeing everyone when shows can begin again.

Nevada was a very good show this year, thanks again Ames Coin Club and Chester's Coins for putting on such a great show.

What are the markets doing? It has been way too volatile lately, I'm not even going to put a number down. Stay safe and stay healthy…..

Beverly Ashton
INA Secretary/Treasurer

INA Board and Membership Meeting Dates

The INA officers hold three board meetings each year and one open membership meeting. These meetings are held in conjunction with a coin show. The annual board meeting is held during the INA's Annual Coin Show & Convention which is hosted by a different Coin Club each year. The INA's officers board meeting is held the evening of the first day of the INA coin show and the open membership meeting is conducted on the morning of the second day of the INA coin show.

Regular INA Board meetings:
October 10, 2020 at Annual INA Show, Des Moines, Iowa
October 11, 2020 Open membership meeting, Des Moines, Iowa

INA Board Meeting February 22, 2020 Nevada, IA

President Dave Stark called the meeting to order. The minutes were read. They were accepted as read. The Treasurer's report was given with a balance of $2,452.61 in the general fund. The $500.00 donation needs to be set aside in a separate fund as 'Scholarship' . The Treasurer's report was then accepted. The 2020 show was discussed. Chris Seuntjens brought a proposed budget for the show, table rent will be $150 as opposed to the $175 it was last year. Chris is looking at getting at least one speaker from Central States. The exhibits and seminars will more than likely be in the balcony area. We really need to see about drumming up some new exhibitors. The exhibits have been great so far, let's keep it up!

Work on the 501(c)(3) designation was successful! Bev received notice just a few days ago that we were approved. Thank you Brian Sparks for all the work you did in seeing this through. We discussed finances a little bit, especially how much the Collector is costing us to have printed and mailed.

The cost of dues was brought up. We haven't had an increase since 2007, and printing and postage isn't really being covered by the price of the dues. Denny Ross motioned that the dues be raised to $15 with junior being $5. Dave seconded the motion, and the motion passed. Starting in 2021, dues will be $15/year with a junior member being $5/year.

Brian has been trying to come up with a listing of where all the INA Conventions have been over the years. If anyone has some knowledge of where and when some of the older INA shows would have taken place please let our Historian know.

There was much discussion about the Secretary's laptop. It has been a bit temperamental lately, especially the screen disappearing with the slightest touch. It is a bit old, so Dave made a motion for Brian & Bev buy a new computer for up to $800. Dean Parr seconded and it was approved.

Newman Numismatic Portal "The Iowa Collector" scanning project has been entered and is available online at NNP under the Periodical section.

http://nnp.wustl.edu/library/publisherdetail/535347

Denny motioned we adjourn, Don McCulloch seconded and we adjourned.

Respectfully submitted,
Beverly Ashton
Secretary/Treasurer

Members present: Denny Ross, Chris Seuntjens, Bev Ashton, Dean Parr, Dave Stark, John Jackson, Don McCulloch, Brian Sparks, Gary Stasko & Sam Ashton

From The Editors desk



Denny Ross

Here we are into the summer months and BOY!, are things ever different in the world today than what they were a year ago.

The COVID-19 Virus has caused the world to significantly change its ways of what we called normal to a New Normal way of living.

We aren't even sure if and when we will ever get our regular yearly coin shows up and going again. There is a lot that goes into putting on a coin show with a lot of things that we don't have any control over. I will attempt to keep everyone up to date in up-coming issues of The Iowa Collector as to up-coming coin show dates and events. Also the INA web-site will post any plans or changes in up-coming numismatic events. (inaclubs.org) All plans and arrangements have been put into motion by Chris Seuntjens and the Des Moines Coin Club to hold the Annual INA Convention & Coin Show in Des Moines on October 10th & 11th, 2020.

Dean Oakes

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Financial Statement — Oct 19, 2019 - Feb 22. 2020

Starting Balance	INA Regular
	$2623.79
Receipts	
INA ½ of Show	905.90
Donation	500.00
Dues	340.00
Ads	20.00
Interest	.91
	1,766.81
Expenses	
ICTA Dues	200.00
Returned Collectors	10.85
Ottumwa Printing	935.43
Mosaic Project	200.00
US Treasury	1,145.00
Outstanding N Plaque	204.57
Stamps	165.00
Envelopes	15.15
Printer Toner	106.99
	1,937.99
Current Balances	2,452.61
Checking	1,054.27
Savings	1,358.34
Cash	40.00
	2,452.61

INA Bylaws

The Bylaws can be viewed on the INA website: http://ina.anaclubs.org/ A white copy, of the bylaws, can be obtained by contacting INA Secretary Beverly Ashton, 615 Central Avenue, Fort Dodge, IA 50501

SEMINAR SPEAKERS

Tom Robertson ..... (319) 541-5679 tdrobby@yahoo.com
Programs on - Seated Liberty series; ½ dime, dimes, quarters half dollars & seated dollars..

Brian Fanton ..... (319) 294-4377
Programs on - Grading, Boy and Girl Scout merit badge programs Slabbing, The 'Art of coin collecting'and general numismatic topics.

Carl L. Thurman, Ph.D. ..... (319) 273-2276 thurman@uni.edu
Program on "American Nickels 1866 to 2017

Dean Parr ..... (319) 366-0552 drparr51@gmail.com
Programs on - Foreign coins & World paper money.

Lee Roe .....(563) 852-3517 hilltopcoin@netins.net
Programs on - Buying and selling coin collections. Slabbing.

Steve Feller.....(319) 393-7052 sfeller@coe.edu
Programs on - POW Scrip, WW II Concentration Camp money, Civil War money, The New Orleans mint, Ancient coins, and other topics.

SHOW COORDINATOR

John Jackson ..... (712) 274-9195 jjcoin1@hotmail.com

MEMBERSHIP COORDINATOR

Chris Seuntjens.....(515) 251-4031 chris@christophersjewelry.com

WEBMASTER

Dean Parr ..... .(319) 366-0552 drpar51@gmail.com

When and where Coin Clubs Meet

Ames ------ Last Wednesday, Senior Citizens Center, 7:00 PM Kirk Nichols @ (515) 232-9222

Burlington -------- Fourth Tuesday, No meeting in Dec., Burlington Public Library, 210 Court St., 5:30 PM, Clarence Mitchell @ (319) 752-6052

Cedar Rapids -- Third Wednesday, Rockwell Collins, Iowa State Training Room, 5070 Rockwell Dr NE, 7:30 PM. Dean Parr (319) 366-0552

Clarion - Fourth Thursday, Pizza Ranch on Main St, 7:00 PM, Boyd LaRue @ (515) 460-5681 or Bill Soesbe @ (515) 532-2155

Decorah ----- First Tuesday, V. F. W. Building basement , 104 State St 7:30 PM, Dave Sanderson @ (563) 568-2371

Dubuque ---------- First Thursday, A&W-OKY DOKY, 1st & Locust St, Upstairs at 7:00 PM Neil Aitchison @ (563) 590-9623

Des Moines -- First Tuesday, St. Marks Episcopal Church, 3120 E 24th, 7:00 PM, Larry Carlberg @ (515) 480-7334

Fort Dodge ------- Second Thursday, ICCC East Campus, 7:00 PM, Sam Ashton @ (515)573-3033

Glenwood Coin Club - Second Thursday, Glenwood Coin Shop, 13 North Vine Street, Suite 2, 7:00 PM, Tom Flynn (712) 527-4321

Grinnell ------- Second Monday, First Baptist Church, 925 East Street, Grinnel, IA 7:00 PM, George Fowler @ (641) 236-3549

Hiawatha ------- Fourth Wednesday (except June & July), Hiawatha Library 150 W Willman St. (or the shop) 7:00 PM, Brian Fanton @ (319) 294-4377

Keokuk ------- Third Thursday every month. Lost Canvass Studio, 711 Main Street, Keokuk, Iowa 6:00 PM, Tom Gardner @ (515) 292-9047

Old Capitol (Iowa City) -------- Second Tuesday, Veteran's Administration Hospital (Third floor cafeteria), Hwy 6, 7:00 PM Tom Robertson @ (319) 351-2512

Oskaloosa --- Second Thursday each month, 103 High Avenue, 7:00 PM Clarence Mckee @ (641) 672-2763

Port City (Muscatine) - Fourth Tuesday, (no meetins June, July, August & Dec) Musco Lighting, 2107 Stewart Rd., Muscatine 7 PM, Jim Burr (563) 262-9313

Quad City (Moline, IL) - Third Thursday, Calvary Lutheran Church, Avenue of the Cities and 29th St, 7:00 PM, Jeff Struve (309) 737-0206

Siouxland (Sioux City) - First Tuesday, First United Methodist Church, 1915 Nebraska Street, 7:00 PM. John Jackson @ (712) 274-9195

Storm Lake - Second Tuesday, Chamber of Commerce Bldg., 119 West 6th Street, 7:00 PM, Russ Post @ (712) 284-2110

Wadena - Third Thursday, Historical Center, West Union, IA, 7:30 PM Dr. James E. Ralls @ (319) 283-4440

Waterloo/Cedar Falls - Second Tuesday, Waterloo Arts & Rec. Center, First & Commercial Streets, 6:30 PM, Dennis Bracken (319) 231-8385

Dear I.N.A. Member

The 2020 year is here. We encourage you to support the I.N.A. with your ad in The Collector. The rates are.

Full Page **$100.00** **Half Page** **$60.00**

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Ad rates for private shows will be prorated from the normal yearly advertising rates.

Full page ads for INA Coin Clubs are $10.00. Non INA Coin Clubs are $25.00.

There are 3 issues of our deluxe publication, with a 4th issue when needed. Anyone would be proud to have their ad in "The Collector". We try to get articles and information for the good of our members. We encourage everyone to write an article concerning numismatic information which might help other collectors, especially our new members.

Thank you for your sponsorship!

Chris Seuntjens
3427 Merle Hay Rd.,
Des Moines, IA 50310

The Iowa Collector is published 3 times a year
Publication dates:
January, May, & September

2020 Coin Show Calendar

Aug 16 - Monthly Collectors Coin Show - Hilton Gardens Inn,2702 Mid American Dr., Council Bluffs, IA (9-3) Ed Bishop (407(720-3355

Sept 20 - Monthly Collectors Coin Show - Hilton Gardens Inn,2702 Mid American Dr., Council Bluffs, IA (9-3) Ed Bishop (407(720-3355

Qct - 10-11 - INA's 82nd Annual Convention & Coin Show- Holiday Inn 4800 Merle Hay Rd, Des Moines, IA (9-5), (10-3)
Chris Seuntjens (515) 988-3225

Oct 18 - Tri-State-Coin Show -diamond Joe's Casino,302 Bell Street, Dubuque, IA (9-4) Richard Hilard (563) 557-7210

Qct 18 - Monthly Collectors Coin Show - Hilton Gardens Inn,2702 Mid American Dr., Council Bluffs, IA (9-3) Ed Bishop (407(720-3355

Nov 15 - Monthly Collectors Coin Show - Hilton Gardens Inn,2702 Mid American Dr., Council Bluffs, IA (9-3) Ed Bishop (407(720-3355

Dec 20 - Monthly Collectors Coin Show - Hilton Gardens Inn,2702 Mid American Dr., Council Bluffs, IA (9-3) Ed Bishop (407(720-3355

82nd

INA Convention & Coin Show

Oct 9, 10, 11

Holiday Inn
4800 Merle Hay Road
Des Moines, Iowa

82nd

IOWA NUMISMATIC ASSOCIATIONS CONVENTION &COIN SHOW

Holiday Inn

4800 Merle Hay Rd, Des Moines, Iowa

Friday, October 9, 2020

3 p.m. - 7 p.m. (Dealer set up and early birds

Saturday, October 10, 2020

7 a.m. - 9 a.m. (Dealer set up and early birds)

9 a.m. - 5 p.m. Open to the public

Free educational speakers Saturday afternoon

Sunday, October 11, 2020

INA breakfast 7:15 a.m.

8:30 a.m. - 9 a.m. (Dealer set-up and early birds)

9 a.m. - 3 p.m. Open to the public

Masks are recommended
but nor required.
Check the INA website for
last minute show changes
www.ina.anaclubs.org

CONTACT INFORMATION:

Chris Seuntjens

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COIN FACTS
Indian $2.5 Gold





Q. David Bowers (derived from the PCGS Coin Guide): In 1908 the quarter eagle motif was changed to feature the portrait of an American Indian, said to have been the first real native American ever shown on a coin. Earlier representations, including the Indian cent, were stylistic and did not represent actual people. Indeed, the Indian cent (minted 1859-1909) represented a woman in a war bonnet, a situation inconsistent with ethnology. Boston sculptor Bela Lyon Pratt, a student of Augustus Saint-Gaudens, was given the task of redesigning the quarter eagle and half eagle, to complete the work of Saint-Gaudens, who had died of cancer the year before.

The same Indian design was used for the half eagle as well. The new Indian quarter eagle and half eagle of 1908 represented an innovation in American coinage. The designs were incuse or inset in the surface, with the field of the coin, normally the lowest part, being in the present instance the highest part. Incuse coins had been made in ancient times, but never before in circulating United States issues. Curiously and inconsistently, Indian quarter eagles and half eagles struck at Denver and San Francisco (half eagles, but not quarter eagles, were struck at New Orleans as well), with mintmarks, bore the mintmark raised on the coin - extending above the field. Apparently it was too much trouble to have the mintmark incuse. This is probably just as well, for one can imagine a proliferation of phony mintmarks made for collectors, by punching D and S letters into the fields of Philadelphia Mint coins!

Indian quarter eagles were produced intermittently from 1908 through 1929. Some 15 different varieties were coined, the scarcest of which by far is the 1911-D, of which just 55,680 were minted, the only issue to be produced in a quantity of fewer than several hundred thousand pieces. Really choice Uncirculated Indian quarter eagles are hard to find, particularly among the earlier dates, for the nature of the design was such that even a small amount of handling tended to emphasize nicks and marks on the surface

In what year were the V.D.B. initials removed from the Lincoln cent?

A. 1909 C. 1910

B. 1915 D. 1918

In what year were the V.D.B. initials added back to the Lincoln Cent?

A. 1911 C. 1918

B. 1914 D 1922

Answers to above inside back cover page

Established in 1938 the Iowa Numismatic Association was formed as a non-profit organization to bring together and educate those persons interested in numismatics. To encourage those individuals entering into the field of numismatics to study the history of the world through the art of coin, currency, and exonumia collecting. To provide an educational forum for Iowa numismatists to share their interests and knowledge with prospective new collectors.

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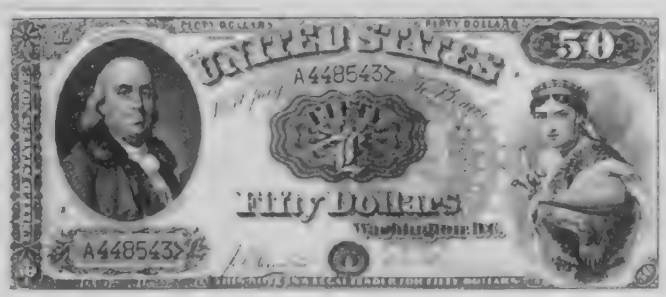
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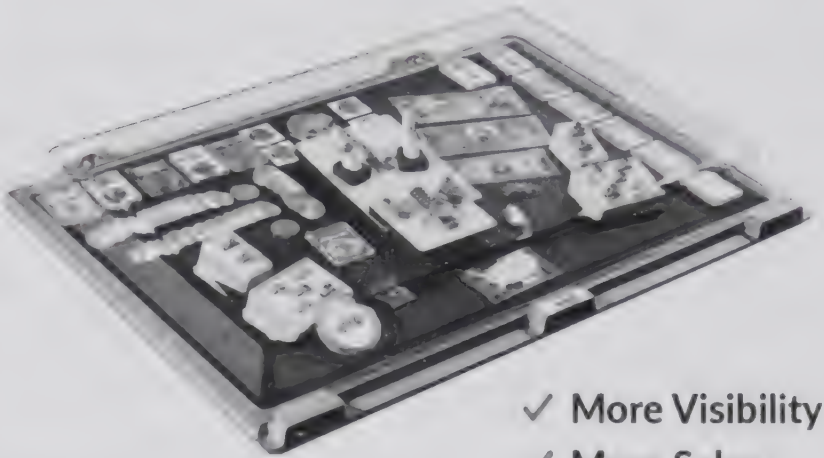
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The Story Behind The Initials V.D.B.

Few men are so prominent that people routinely refer to them - and recognize them instantly - by their initials. Even among United States presidents, the list has been exceedingly small: FDR ... JFK ... LBJ ... and one or two others that are somewhat less familiar in shorthand versions.

In the coin collecting hobby, one set of initials is far more familiar - and readily recognizable - than all others. The initials are "VDB" and they stand for the name of Victor David Brenner, the artist who designed the Lincoln cent.

What makes these initials famous is the fact that they appear on the rarest of all the Lincolns (excluding such mint errors as the 1922 "Plain" and the 1955 and 1972 doubled dies). Indeed, it was these initials that MADE the coin rare in the first place.

The coin, of course, is the 1909-S VDB Lincoln cent.

The very first Lincoln cents carried Brenner's initials in large, conspicuous letters at the base of the reverse. But outcry arose almost at once that this outsized "signature" was not only disproportionately large but also inappropriate simply as a matter of principle.

Under public pressure, the U.S. Mint removed the offending letters soon after the start of production - after a mere 484,000 pieces had been struck with the initials at the San Francisco Mint. The "S-VDB" has been a highly sought after rarity ever since.

In 1999, the hobby will observe the 90th anniversary of this venerable and perennially popular coin. And it's interesting to note that while the coin has given lasting fame to Victor D. Brenner, his name, in turn, has enhanced the appeal of other numismatic collectibles, as well.

This was dramatized a decade ago when a group of Brenner medals, plaquettes and related materials came up for sale at a New York City auction conducted by Bowers and Merena Galleries. They attracted strong interest and drew impressive prices.

"Items designed by Brenner are quite popular with collectors," said well-known numismatic cataloger and scholar Michael J. Hodder, then director of research for the Wolfeboro, N.H., company.

"A medal by Brenner," he said, "will bring perhaps 30 percent more than a medal by someone else without a coinage connection - just because Brenner designed the Lincoln cent. If the piece has a Lincoln motif, the price goes up another 40 percent. And if his name appears prominently on the medal or plaquette, then you have a REALLY salable piece."

The Brenner material in that auction came from the collection of the late Glenn S. Smedley, a prominent numismatist who served for many years on the board of governors of the American Numismatic Association. Smedley greatly admired Brenner's work, and over the years he not only formed an important collection of items designed by the artist, but also wrote extensively on the subject.

In a booklet entitled "The Works of Victor David Brenner," Smedley pointed out that the man who designed the all-American Lincoln cent was not an American by birth.

Brenner was born of Jewish parents on June 12, 1871, in Shavli, Lithuania, a small town near the Baltic Sea. His father, a metal worker, was skilled at carving and engraving - and young Victor demonstrated similar gifts at an early age.

While still in his teens, he left for America, arriving almost penniless in New York City in 1890. But he soon found a job as an engraver, and during the years that followed he sharpened his talent by attending evening classes at Cooper Union. In 1898, he went to Paris, where he spent three years studying under such leading French medalists as Alexandre Charpentier and Louis Oscar Roty.

Brenner produced a number of impressive medals during the first decade of the 1900s, and his reputation was growing as the end of the decade approached - and with it the observance, in 1909, of the 100th anniversary of Abraham Lincoln's birth.

In the year or two preceding the observance, Brenner prepared appealing portraits of Lincoln for special centennial medals and plaquettes. Then, in the summer of 1908, fate brought him in contact with President Theodore Roosevelt.

The president was posing for a Panama Canal service medal being designed by Brenner, and the artist suggested the notion of a coin honoring Lincoln. Roosevelt invited him to furnish proposed designs - and within a matter of months, the idea became a reality.

The Lincoln cent has long been regarded as the single most popular coin with basic collectors - the coin that most collectors cut their teeth on, so to speak. It's less well known, however, that a parallel market exists for other works of art by Victor Brenner.

"Obviously, the clientele is far smaller and far more select," Hodder said at the time of the Smedley sale in September 1988. "But the people who collect Brenner artworks are very enthusiastic.

"Brenner items are always very popular. There's no comparison with Norweb-quality coins, for example, in terms of prices realized. But the pieces are very colorful, they're very attractive, they have a good, strong

following - and the prices seem to get better every year."

At the 1988 auction, prices were particularly strong for a group of large bronze pieces bearing Lincoln portraits - portraits strikingly similar to the one used by Brenner on the cent. A bidder paid $660, for example, for an uncirculated Lincoln medal 63 millimeters in diameter - more than twice the size of a U.S. half dollar. Two uniface rectangular plaquettes measuring 89 by 67 millimeters, sold as a single lot, brought $550.

Such prices, to be sure, are very small potatoes compared to the current cost of many coins. In the medal market, though, they were - and still are - worthy of note.

"So much of medallic Americana is really unexplored by the mainstream collector," Hodder observed. "And I think it's largely a matter of ignorance - including widespread ignorance of just how much these things are really worth."

In Hodder's view, anyone who collects Lincoln cents ought to have "medallic art by Brenner, as well, and it ought to be in large, module size."

While Brenner is best remembered for his works portraying Lincoln, he fashioned numerous medals and plaquettes on other subjects, too. Those in the 1988 sale, for example, included attractive pieces depicting such important historical figures as Amerigo Vespucci, the Italian explorer after whom America is named, and John Paul Jones, the American Revolution's foremost naval hero.

The sale also featured two offbeat - and intriguing - Brenner-related items that might come under the heading of "memorabilia."

One was described by the catalog as a "presentation cent." Brenner, it appears, acquired examples of the 1909 VDB cent made at the Philadelphia Mint (in much more plentiful numbers than the S-mint version) and placed them in cardboard holders - one to a holder - which he then signed and gave to friends and associates. The cardboard says simply: "Compliments of Victor D. Brenner." This brought $462 at the auction ($420 plus a 10-percent buyer's fee).

The second unusual item was a short but fascinating letter from Brenner to Farran Zerbe, one of the leading numismatists of the day. Evidently, Zerbe had written to inquire whether the motto "In God We Trust" would appear on the new coin - a query no doubt prompted by the absence of the motto on gold coins the previous year (and also on the Indian Head cent, the coin being replaced by the Lincoln cent).

Brenner's letter, written in a broad scrawl, was brief and to the point:

"My dear Mr. Zerbe,

"'In God We Trust' is to appear on the face of the Cent above the head of Lincoln.

"Very truly yours,
"Victor D. Brenner."

This changed hands for $275 - $250 plus the buyer's fee - at the 1988 sale.

Victor Brenner died in 1924 at the age of 52. He lived long enough to enjoy a certain measure of vindication: In 1918, his initials were restored, though in much smaller letters, at the base of Lincoln's shoulder on the obverse of the coin.

At 89, the Lincoln cent already has lasted 37 years longer than its designer. But Brenner has not been - and will not be - forgotten. The cent he created, and his larger works, as well, have given him a measure of immortality.

As long as Lincoln cents are set aside and treasured, the initials "VDB" will always mean something special to collectors.

Coin Facts: **Lincoln cents 1959 - to Date** *by: Ron Guth*

1959 was the 50th anniversary of the Lincoln Cent, high time to make a design change. The front of the coin was left alone, but the reverse was changed from the old "Wheat Ears" design to a frontal view of the Lincoln Memorial. As a result, Lincoln appears twice on the new Cent: once on the obverse and second time as a tiny figure seated in the center of his Memorial (remember this, as it is the answer to a popular numismatic trivia question).

This is a lengthy series, with many interesting varieties, both major and minor. The rarest is the 1990-S No Mintmark, created when a worker at the Philadelphia mint failed to add the mintmark before shipping the die to San Francisco. The Doubled Die Obverse of 1972, the Doubled Die Reverse of 1983, and the Doubled Ear of 1984 are all popular, desirable, and valuable varieties. Close AM and Wide AM varieties have been found on a number of different years: sometimes, these are transitional differences, other times they are the usage of Proof dies to strike coins for circulation.

In 1982, the composition of the Cent was changed from bronze to copper-plated zinc; such pieces can be told apart easily by their weight. The older, bronze pieces are currently in demand because the value of the copper comes close to, or exceeds, the face value.

Building a set of Memorial Cents is easy and affordable IF the varieties are excluded. Most dates are readily available in Gem Mint State or Proof condition. Thus, this series makes an excellent starter set for new collectors



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Silver Dollars: Picking Just the Best Two

by Mark Benvenuto

It's hard to attend any coin show, or look at any numismatic web site that is selling coins and not find offerings of Morgan and Peace dollars. These two series have been mainstays of the hobby for decades now, with everything from worn specimens that are offered at little more than the melt value of their silver, all the way to the gems among the rare dates and mint marks which cost a fortune. Since most of us don't have a spare fortune to swap for a single silver dollar, let's approach these two series as a smart, poor person might. Let's see just how much we'll have to spend to land one of each, and in the best shape we can.

First, our Morgan dollar

This is undoubtedly the more complex of the two series, with five possible mint marks and a span of almost three decades, with a single year tossed on the end. A quick look in any reference guide indicates that the 1921 issues, from the Main Mint in Philadelphia, as well as the branch facilities in Denver and San Francisco, are the most common. These might not be all that expensive; so let's look back farther and see if there might be a great buy among the older dates. Looking not through reference guides, but through price guides, a person quickly comes to the realization that when a Morgan dollar of just about any date or mint mark is in a grade like MS-65, as opposed to anything higher, it's at what we might call the jumping off point. For example, the 1880-S is a fairly common piece within the series, with an official Mint tally of 8.9 million. Certainly, if we want to just grab one that has some wear on it, we won't have to spend all that much. As this is being written however, an MS-65 specimen costs about $130. Not dirt cheap, but not bad, either. Go to something like MS-65DMPL (meaning "deep mirror proof- like") or even up to MS-66, and the price jumps to at least $700. There's no doubt that these two higher grades are going to be very attractive coins. But are they worth all that extra outlay? After all, it's not like an MS-65 is some sort of ugly duckling. It too will be an amazing looking piece. As we get into the idea of going for high end coins at low end prices, let's interject a word of caution, or maybe a phrase of it: buy these as slabbed coins. Even for the diehard purists among us who do not want any plastic between them and their coins, it's worth purchasing these in holders from some reputable third party grading service. It's as good as a person can get when it comes to a guarantee. Plus, it ensures we do not have to swallow the bitter pill of buyer's remorse, should we choose to sell later. With that in mind, we probably should not claim the 1880-S is the king of good buys among the Morgan dollars, simply because there are quite a few other dates and mint marks that have equally attractive prices. The 1881-S

is another that comes in at about the same price in MS-65. Likewise, the 1900 and the 1901-O. Feel free to go line by line through any of the major price listings to see just how many more can be uncovered.

Second, our Peace dollar

We mentioned that the Morgan dollars of 1921 were amazingly common coins, but the 1922 Peace dollar beats them all. With an official mintage of 51,737,000 coins minted, that number would not be exceeded until 1971 and a new series of dollar coins. It makes sense then that the 1922 Peace dollar should serve as some sort of guide as to how much a really sharp looking Peace dollar might cost. And indeed, once again an example in MS-65 will cost about $150 – which is pretty good, all things considered. Like the Morgan dollars, there are a few dates within the Peace dollar series that will match up with the 1922 as far as cost and grade. The common dates in the series, such as the 1923, the 1924, and the 1925 all have prices hovering in the same zone. Since this series is one that we might claim started out with a bang, but ended with a whimper, looking through price listings indicates that later dates within it start to cost a lot more.

One step down?

We have just pointed out that for about $300 we can put together a duet of gorgeous silver dollars, and do it with MS-65 examples. But what if that is still more than we want to spend? We'll leave all jokes about frugal collector versus cheapskate aside, and point out something that is quite intriguing. If we are willing to "settle" for MS-64 versions of our dynamic duo, we can pretty much cut our price in half. Yes, for a single step down in terms of grade, the price drops about 50%, for each coin.

The reason that we mention this MS-65 or MS-64 choice is pretty much the same discussion as when we just mentioned a Morgan as MS-65 or MS-65DMPL or MS-66. It's not as if MS-64 Morgan and Peace dollars are in some way ugly. They are just one step down on the ladder. And when we think about this difference, we have to ask ourselves if we want to keep these coins for the long haul, or turn them over again rather quickly. The MS-64s have a far lower chance of ever going up in value. But they are still going to be beautiful coins.

Collecting full date and mint mark sets of Morgan and Peace dollars can be a challenge that really drains the wallet. But landing just one extremely good-looking example of each? Well, that's a very real possibility, one that won't cost a fortune. Good luck to all of us who go looking for these two as the best of the best.

Join the Iowa Numismatic Association

Membership
Any person interested in numismatics, over 18 years of age, of good moral character may become a member upon recommendation of the membership committee. Dues are $15.00 per year.

Object
The object of this corporation shall be to;
Encourage and promote the science of numismatics.
Cultivate fraternal relationships among coin collectors and students.
Foster the interest of youth in the subject.
Encourage and assist new collectors.
Stimulate and advance affiliations between our associations and kindred organizations in the United States and foreign countries.
Acquire and disseminate numismatic knowledge.
Generally represent numismatic interests throughout the State of Iowa.

Junior members
Any person between the ages of 0 and 18 years old and sponsored by a senior member may be considered for junior membership. Junior members may not hold office, but may vote for elective offices. Dues to be $5.00 per year.

Officers
Officers are elected every two years by membership vote, by mail ballot, and take office at the annual convention following election. Officers consist of 16 members, including the President, the First and Second Vice Presidents, the Secretary Treasurer, the immediate Past-President, and 11 Directors.

The annual membership meeting is held each year at the Iowa Numismatic Associations Annual Convention held in the fall.

The Iowa Collector, the official bulletin, is published three times each year and sent to each member. The I.N.A., upon request, will help the heirs of any member in good standing find a qualified person or persons, in his area, to appraise an estate.

For further information about the I.N.A. contact any member, director or officer. An application has been enclosed with this issue of The Iowa Collector. To join fill it in and send it along with your check to:

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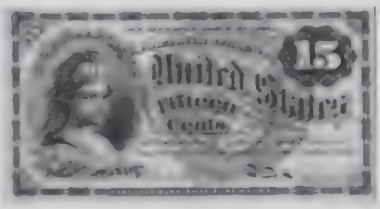
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Scott Hansen

Saturday October 10th 1:00 p.m.

Topic: Money in Early Iowa (Coins, Currency and Exonumia)

Scott picked up the numismatic "bug" in third grade, after attending a public library event on coin collecting for kids. By junior high, his collecting interest expanded to paper money. Scott enjoys collecting coins and currency of all types, but his main interest (for the past 35 years) are Iowa obsolete currency and U.S. Fractional Currency. He is a member of the INA, ANA, SPMC, and FCCB. Scott is currently President of the Ames Coin Club.



Cody Regennetter

Saturday October 10th 2 p.m.

Tpoic: Iowa National Bank notes.

Cody's interests in numismatics began when he was five when his family was tearing down an old barn on their farm. His grandpa found an 1853 Large Cent in the dirt, gave it to Cody and he was hooked! Cody moved from collecting coins to currency over a decade ago. He collects Iowa Nationals by Charter and Size and Chicago Small Size Nationals by Charter and Denomination. He also collects Iowa Trade Tokens. Cody is co-creator of the Facebook group: National Bank Note Collectors which unites National collectors form all around the globe.

APPLICATION FOR MEMBERSHIP IN THE IOWA NUMISMATIC ASSOCIATION

I hereby make application for membership in the Iowa Numismatic Association, subject to the provisions of its Articles of Incorporation and By- laws.
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Young applicants dues are $5.00 per year until the age eighteen.

Note: The I.N.A. year runs from January 1st to January 1st

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Call For INA Officers Nominations

In accordance with the bylaws of the Iowa Numismatic Association, I hereby make the official call for nominations for the officers of the I.N.A. for the year of 2021-2022. Any member in good standing may nominate a candidate for the office of President, Vice President, Second Vice President, Secretary/Treasurer and Directors. You may nominate people from your own district to serve as District Directors but no more than two Directors from any one district. In addition, candidates for Director-at-Large may be nominated. Nominations must be mailed to INA Secretary Beverly Ashton at 615 Central Avenue, Fort Dodge, IA 50501, no later than August 15th, 2020. Ballots will then be mailed to each member of the I.N.A. so their vote may be mailed to the Secretary.

Remember, under the format, each member has a voice in the election and need not be present at the I.N.A Convention to be heard. In accordance with the bylaws, the chair postions9President, Vice President, must be filled by persons who have served as Directors or Officers of the I.N.A. It is your privilege to exercise your right, as a member, to nominate and vote. Please be sure to exercise your right.

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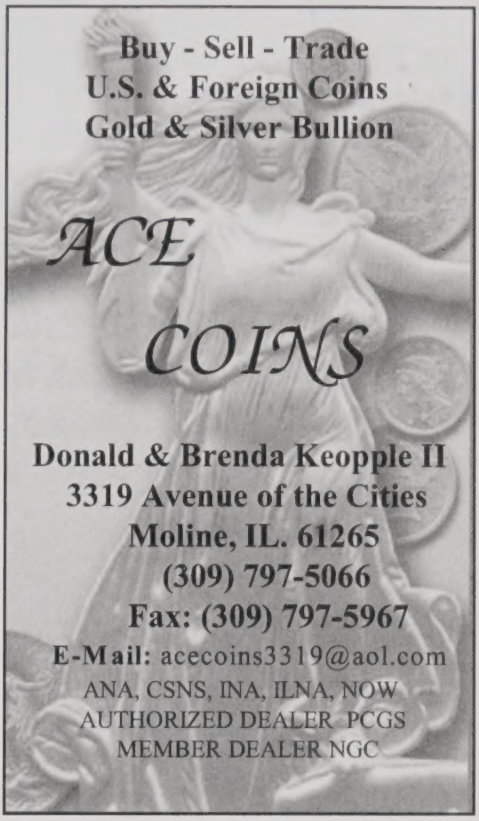
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Aitchison Coins 16
Capital City Coins.....39
Chester's Coins & Gifts.....31
Christopher's Rare Coins 34
Clarence Mitchell.....33
Coins Stamps'n'Stuff.....15
Dean Oakes Coins.....7
Dondi Enterprises 31
Eastern Iowa Coin.....32
Fort Dodge Coin 31
Gary Ihrke. 18
Iowa Great Lakes Coins 38
J& J Coins & Collectibles .14
KDS Numismatics.....32
Marshall's Coin Shop.....30
McKee Coins Oskaloosa ...30
McKee Coins Ottumwa.....33
Paul Chabot.....16
Priced Right Coins.....32
Quad City Coin Co. 19
River City Gold & Silver ...25
Show Cases Christopher's..20
Sleepy Hollow Coins 33
Wes Keele..inside back cover

Trivia Quiz Answers 1. A 2. C

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